

Please amend the claims as follows:

1-50. (canceled)

Please add the following set of claims:

- 1)(new) A method of determining a reliability of a transaction involving an account identifier identifying a chargeable account, the method comprising:
 - a) receiving the account identifier;
 - b) providing at least one reliability indicator indicating an estimated likelihood that at least one stored personal detail associated with the chargeable account was submitted fraudulently.
- 2)(new) The method of claim 1 further comprising:
 - c) providing at least one said stored personal detail.
- 3)(new) The method of claim 1 further comprising:
 - c) comparing at least one candidate personal detail to at least one said stored personal detail.
- 4)(new) The method of claim 1 wherein at least one said reliability indicator is based on at least one piece of information selected from the group consisting of a time at least one said stored personal detail was received, the identification procedure performed upon receipt of at least one said stored personal detail, and the degree of personal exposure of an entity submitting at least one said stored personal detail.
- 5)(new) The method of claim 4 wherein a more recent said receiving increases said estimated likelihood that at least one said stored personal detail was submitted fraudulently.
- 6)(new) The method of claim 4 wherein a lower degree of said personal exposure increases said estimated likelihood that at least one said stored personal detail was submitted fraudulently.

7) (new) The method of claim 6 wherein submission of at least one said stored personal detail using the Internet increases said estimated likelihood that at least one said stored personal detail was submitted fraudulently.

8) (new) The method of claim 6 wherein submission of at least one said stored personal detail in person decreases said estimated likelihood that at least one said stored personal detail was submitted fraudulently.

9) (new) The method of claim 4 wherein at least one said reliability indicator is based on said identification procedure and a presentation of a verifying item upon submission of at least one said stored personal detail decreases said estimated likelihood that at least one said stored personal detail was submitted fraudulently.

10) (new) The method of claim 9 wherein said verifying item is selected from the group consisting of government issued identification, a hand signature and biometric information.

11) (new) The method of claim 1 further comprising
c) carrying out fraud prevention measures based upon provided said at least one reliability indicator.

12) (new) The method of claim 11 wherein said fraud preventing measures are selected from the group consisting of making a phone call to a verified phone number, sending an email to a verified email address, and physically sending an item to a verified street address.

13) (new) The method of claim 1 further comprising:
d) authorizing or denying a transaction based upon provided said at least one reliability indicator.

14) (new) The method of claim 1 wherein said at least one stored personal detail is selected from the group consisting of account owner's name, a street address,

a billing address, an additional address, a phone number, an email address, a government-issued identifier, a mother's maiden name, a social security number.

15)(new) The method of claim 1 further comprising:

- c) combining a plurality of said reliability indicators to obtain at least one combined reliability indicator.

16)(new) A verification system for determining a reliability of a transaction involving an account identifier identifying a chargeable account, the system comprising:

- a) a data receiving unit configured to receive data selected from the group consisting of the account identifier and at least one candidate personal detail;
- b) a reliability indicator provider for providing at least one reliability indicator indicating an estimated likelihood that at least one stored personal detail associated with the chargeable account was submitted fraudulently.

17)(new) The system of claim 16 further comprising

- c) a data output unit configured to output data selected from the group consisting of said at least one reliability indicator and at least one said stored personal details.

18)(new) The system of claim 16 further comprising:

- c) a chargeable account database for storing data selected from the group consisting of at least one said stored personal detail, at least one candidate personal detail, at least one said account identifier, and at least one said reliability indicator.

19)(new) The system of claim 16 wherein said reliability indicator provider includes a combining module for combining a plurality of said reliability indicators to produce a combined reliability indicator.

20)(new) The system of claim 16 further comprising:

- c) a comparison module, for comparing at least one said candidate personal detail with at least one said stored personal detail.

21)(new) The system of claim 17 further comprising:


- d) a comparison module, for comparing at least one said candidate personal detail with at least one said stored personal detail.

wherein said data output unit is further configured to send results of said comparison.

22)(new) The method of claim 11 further comprising:

- d) authorizing or denying a transaction based upon provided said at least one reliability detector.

Respectfully Submitted,



Mark M. Friedman
Attorney for Applicant
Registration No. 33,883

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